

the charity for
your community

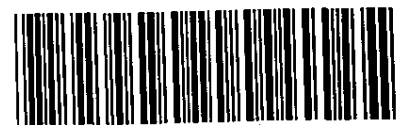


Citizens Advice Hart District

Annual Report and Financial Statements 2010 – 2011



THURSDAY



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A19 19/01/2012 #386
COMPANIES HOUSE

Helping at the Heart of the Community!

The Service Aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Citizens Advice Hart is looking for new volunteers

The CAB can only function with the help of its Volunteers, who give their time freely to help their local community.

We provide free, confidential advice on a wide range of problems, including Employment, Relationships, Housing, Consumer and Benefits.

Although they are not paid, our Advisors still gain a lot from becoming Advisors. Training is free, minds are kept active and there is the satisfaction of helping people in need in an interesting and varied way. There is also the added advantage of having something substantial to put on a CV should one be thinking of returning to work in the future.

We are looking for Advisors, Administrators, Fundraisers and Trustees and have included an application form with this Annual Review. If you or someone you know wants to apply, simply complete the form and send it to our Yateley Office for the attention of the District Service Advice Manager.

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Chair's Report

I am delighted to report that despite the challenging environment experienced in the last year, Citizens Advice Hart has had another successful year. Our workload has continued to increase as people experience financial difficulties and other issues in their daily lives. In statistical terms we made 13,758 client contacts and dealt with 15,847 new issues. Despite the challenge these statistics indicate, our staff and volunteers continue to achieve high levels of customer satisfaction at 98%.

The "Additional Hours" grant from the government continued for most of the year, enabling us to maintain our opening of the bureaux on Thursday evening and Saturday morning, each bureau alternating every week, with no half day closing. The grant will not be renewed for this financial year – but despite this we will not fully revert back to the previous status quo.

The Macmillan project, awarded to Citizens Advice Hampshire continues to operate well and Citizens Advice Hart is a key member of this service. The volume of clients seen has grown substantially in the three years it has been in operation. It is hoped that this project will continue beyond the five years initially agreed with Macmillan.

With regard to the clients threatened with homelessness, the Homelessness Prevention project has enabled some clients to stay in their homes. By attending court with clients facing repossession and completing a viable financial statement mortgage lenders have accepted a revised repayment plan thus avoiding eviction for our clients. For young people threatened with or experiencing homelessness we have continued to help and provide support to this particularly vulnerable group. Unfortunately it now looks as if funding for the Youth Homeless project will be coming to an end, but despite this we will continue to run this project using our reserves for the next 1-2 years while attempting to raise the funds necessary to continue the service.

Social Policy continues to be one of our strengths – both at a local and national level. This aspect of our work is absolutely critical in influencing policy to ensure people are treated fairly by all those statutory bodies which interact with them.

A major accomplishment over the past year has been the implementation of a new management structure which is aligned to our operation as a District. I am delighted that Paula Lush has been appointed as the District Advice Services Manager (DASM) dealing with the operational aspects of both bureaux. This has allowed Ouida Grant to fully concentrate on the more strategic aspects of managing the District. To recognise the strategic aspect of her job Ouida's title has been changed to Chief Executive Officer (CEO).

As we look forward we face a very significant financial challenge as a result of our funders themselves also facing increasing financial challenges. This means that fundraising must be one of our key objectives for the foreseeable future. This will not be an easy task due to the general perception that we are fully funded by "the

Government" and therefore don't need additional monies. If only that were true! On the subject of funding I must thank Hart District Council and Yateley Town Council for maintaining our grants for this

coming year despite their own significant financial issues. We enjoy an excellent supportive relationship with them.

I want to thank all the people involved in making this last year a very successful one. This includes our volunteers (the lifeblood of our charity), paid staff, our management team (Paula and Ouida) and finally the Trustee Board members.

Lastly I would like to inform you that I will be stepping down from the Chairman's role as of this AGM meeting, although I will continue to serve as a Trustee. Having done my three year term I think it is time for a change! I am delighted that Rosemary Feltham has agreed to take on the role. I wish her every success in this endeavour.

Keith Powell

CEO's Report

As would be expected with the current recession, 2010/11 has been a demanding year for Hart CAB. Losing one's job or having significantly reduced hours or income can have many negative ongoing implications. Money is no longer available to meet financial commitments, this can quickly lead to bailiffs at the door, repossession of one's home, relationship breakdown and mental health issues.

We help people to access what may be available to them through benefits, thus increasing income to provide financial support or simply to have enough money to provide food for their families because they have no other income. We ensure that all possible routes are explored to keep people in their homes and work closely with Hart District Council as detailed in our Homelessness Prevention Report and the Youth Homeless Project.

We were fortunate to receive additional funding allowing the offices to open in the evenings and Saturday mornings, always knowing that this funding would cease at the end of the financial year. We are so grateful to Fleet Lions and Hampshire County Council for funding, used for self-help kiosks in our waiting rooms enabling clients to access advice and information. This has been a great success with 172 clients accessing them in the first couple of months.

The public website for Citizens Advice www.adviceguide.org.uk enables clients to access information and advice on a variety of topics with factsheets on debt, employment, benefit, housing and employment advice.

There are times when clients need to spend time with an advisor when the issues are complex and our advisors have access to a wealth of information and the training is of such a high standard that nothing seems to be beyond their capability.

As a training provider, we offer a range of training opportunities to volunteers. We are noted as an organisation that helps people that have been out of the workplace for some time to move into employment, or volunteers who are looking to change careers. We are pleased this year to have supported young people who are unemployed and claiming benefits to develop skills to be used in the workplace and have been working closely with the Benefit Agency to develop this service.

We are so reliant on funding and I must take the opportunity to thank all who have made donations to our work this year. We have a food store for those that are homeless or just unable to feed themselves as they wait for benefits to come through, and our thanks must go to Newlands School and Westfields Infant School who have donated their harvest festival produce, Yateley and Fleet Lions, Hart Rotary who always seem to answer our pleas for help, Hart District Council, who fund our core funding allowing a continuation of our generalist advice service.

Our project funders -

Hart Housing for the Homelessness Prevention Project and the Youth Homeless Project

RAF Benevolent Fund for our outreach service to RAF Odiham and support to all RAF personnel coming to the bureaux

Citizens Advice Hampshire, who negotiated so successfully with Hampshire County Council to secure funding for capital expenditure and training costs

Clients who make donations, buy the books that we sell from the waiting room, send cards of thanks and bring along biscuits

We are so grateful to you all

I must also thank -

- The volunteers, who give up so much of their time to support the service and bring all their skills and dedication to helping clients
- Trustees who are also volunteers and dedicate themselves to the strategic planning and developing of the service
- Keith Powell for all his hard work as Chair and for his sense of humour, at times he really needed one, and for his support to me personally I am so pleased that he will continue to serve as a Trustee

The staff who take on such a variety of tasks, as Supervisors, Project workers, Caseworkers, Administrators Paula Lush the District Advice Services Manager who has met all the challenges of the role

Ouida Grant

District Advice Service Manager Report “The year so far”

The 4th January 2011, it seems years ago, but at time of writing was just five months ago when I walked into the bureau as the District Advice Service Manager. In terms of transitional change this was huge. As the Project Worker for the Homeless Project there was no-one else's needs to consider, just my clients, it was straight forward. I self-managed and assisted my clients with resolving their housing needs. Now I was responsible for fifty personnel and the day to day operations of two Bureaux.

To say the task ahead was daunting would be an understatement.

With just the general operational activities taking a huge toll on the working day's time limits, I was also undertaking training to become a Generalist Adviser. Whilst my role as Project Worker was generally dealing with issues related to young people and Housing and my employment background was all Homelessness and Housing I was already quite an experienced case worker for the subject matter but felt I could give more and help more clients. I am very pleased to report that after 11 months of intense training I became a Certificated Adviser on the 1st March 2011. I am so pleased that I have completed this essential training as it has given me a greater understanding of the problems regularly faced by our community.

In-house the major challenge for me was identified as harmonisation - to bring both our bureaux together, mirroring each other's practices, procedures and how we deliver our service to our clients. This task simply put is to streamline, simplify and standardise the way we work. We have given it the name Project Harmony.

Historically Yateley and Fleet Citizens Advice Bureaux were independent of each other, both separate entities, both competing for funding, both with their own unique ways of delivering our service to their client groups. Both had managed just fine, but changes had to happen and decisions were made and the two bureaux merged to become Hart Bureau.

Project Harmony will bring a lot of changes to our ways of working. Our aim is to adapt and adopt best practice models from our membership, partners and the resources available from Citizens Advice nationally so that our staff and volunteers can operate seamlessly between each bureau and our clients get the service they need and deserve.

Change is always difficult and in my experience not many of us like it or want it. We want to remain the same. So resistance to change is a challenge alone. Managing my own feelings about change is hard enough, managing a team of over fifty personnel who like me all have their own interpretations of whether change is necessary is something completely different. So I have learned to listen.

Within Citizens Advice nationally new developments to our systems and the methods in which we deliver our service are being piloted with plans to phase these changes into mainstream operation over the coming months. Citizens Advice Nationally recognises the need to change and they are rolling it on to us.

So in this challenging climate, "change" is a must, if we don't change and move forward and stay in competition offering new and innovative ways for our community to get the help they need we will become lost, so we must adapt, adopt and move on. Project Harmony has started this process and we have made some simple changes, some worked, some needed to be revised, but on the whole we are moving forward.

To end this report I would like to thank the volunteers, staff and Trustees for their patience and support as I know that the last few months have been quite difficult. I hope the coming months will show us all that it has been worth it and whilst there remains a lot to do and everyday there are new quests on both a personal and professional level to be met, I am confident that we as Hart Bureau will overcome the hurdles and be in a good position to rise to the new challenges such as Adviceline telephone service and the implementation of a new case-recording system, Petra

Paula Lush

Youth Homeless Project April 2010 to March 2011

During the past year the Homeless Project has seen a decline in the number of approaches coming through the service for help compared to previous years

This has been a surprising result as the expectation was that the recession would cause an increase in approaches, however the work generated by those that have been assisted has been fairly intense as many of the clients have needed referrals to other agencies for supported housing or floating support to help maintain their tenancies. Advocacy or negotiation to remain in, or be housed in appropriate accommodation, assistance with Homeless presentations and help applying for benefits, including Local Housing Allowance

A client with little support needs may only need two to three contacts with the Homeless Project whereas a client with high support needs may require at least five to six or in some extreme cases more. And of course that doesn't take into account the contacts the Homeless Project may make with landlords and other agencies involved in also supporting the client

Over the last 12 months we have seen 73 new clients. We have been successful in assisting 32 of those clients into suitable accommodation, whether that is a room in a private rent, negotiating with family to keep clients at home, being successful with referrals to hostels, supported accommodation and clients that have been owed a duty under homelessness legislation

Working on the theory as given above, the approximate number of contacts made with clients during the last year is 330

It always amazes me that more than half of the approaches for help do not return. I can only assume that after their housing options interview and assessment of needs and a truthful discussion about what help or options they will get, they have a reality check and understand that they are not going to get the ideal housing of a one-bed self-contained property and realise to leave home they will only get offered a room in a shared house or hostel so they take stock and sort things out

Paula Lush
Homeless Project Worker

Homelessness Prevention Project

Last year we continued to offer help to people in Hart District who were faced with their homes being repossessed

Hart CAB has continued to work with Hart District Council's Housing Team to help reduce the number of people that could be made homeless due to repossession

Initially the Housing Team inform us by email of any pending possession proceedings We then write to the homeowner, offering our free and confidential advice and support

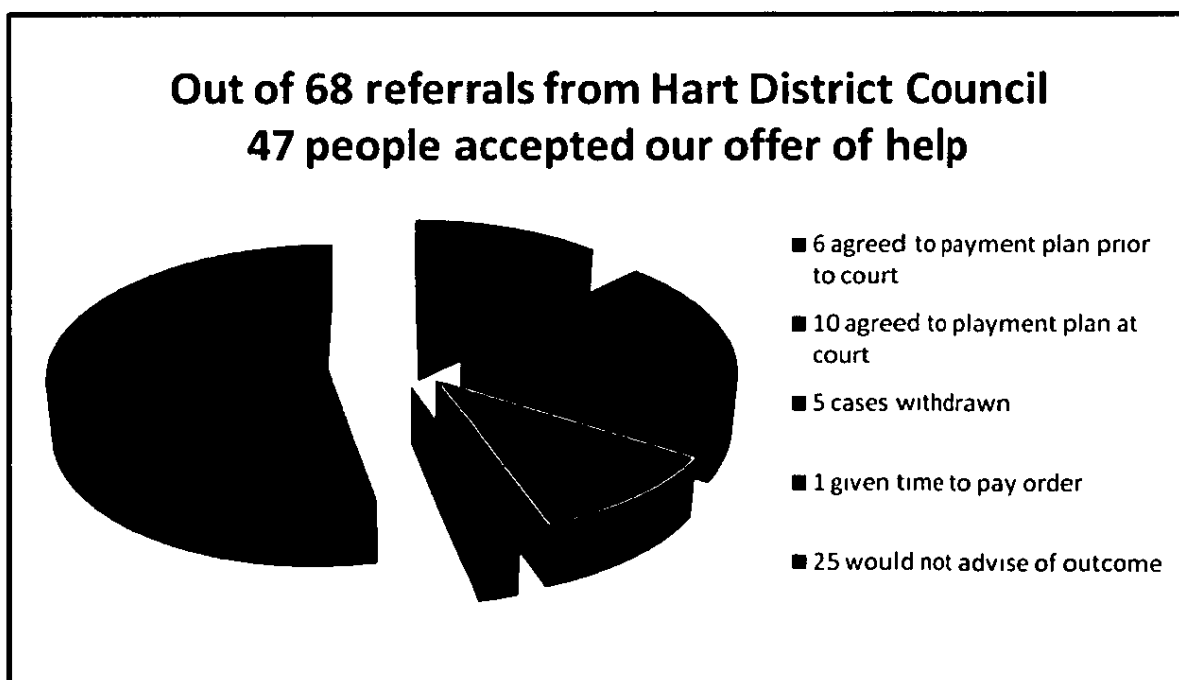
This could include -

- Helping the client prepare for court
- Attending court with the client to offer support
- Helping the client to prepare a payment plan for their lender

Helping clients with other financial concerns such as -

- Debt management
- Preparing a financial statement
- Maximizing income

Last year, we received 68 referrals from Hart District Council 47 of those accepted our offer of support All of these people have remained in their homes



Macmillan Project

The Hampshire Macmillan Citizens Advice Service (HMCAS) is an important county wide service for people affected by cancer. Set up in September 2009 it offers advice to patients, carers and families of cancer sufferers who typically have a variety of issues to deal with when they are feeling at their most vulnerable.

If someone or a member of their family has recently been diagnosed with cancer or have been living with its effects and are struggling to cope with its financial impact, then help is available. One of our dedicated caseworkers can

- Provide advice on what benefits they can claim, especially if they can no longer work or have to reduce their hours
- Help them with other problems such as employment issues, housing and debts – the full range of advice offered by Citizens Advice
- Help them with applications for benefits and assist with appeals against benefit decisions
- Help them access charitable grants and one-off payments, such as Macmillan Grants, to assist meeting costs such as fuel bills
- Help with information on the cost of hospital transport and car parking
- Arrange a local appointment either in a bureau or home visit to suit their situation

Our caseworkers are based in various locations throughout Hampshire and can be reached on a special helpline number **0844 847 7727** between 9 30am and 4 30pm Monday to Friday, and 5pm to 7pm on Monday and Wednesday.

Within Hart District there are two (job-sharing) caseworkers based in the Yateley Bureau, who provide local support for those clients living in Hart and Rushmoor

Money Advice

Helping clients who are experiencing financial difficulties remains a major part of the work of the bureau, with a steady number of new clients seeking this type of advice over the past year

There are now many sources of debt advice available on the internet, with the Citizens Advice Bureau web site www.adviceguide.org.uk having its own Money Management section containing a significant amount of help in formulating a plan to manage debt and to communicate with creditors. Unfortunately, not all those that advertise on the internet are actually providing free advice and we have seen a number of clients that have found that there is a cost involved when some Debt Management Company's promise help and assistance with debt management

One of the key factors before any debt advice can be given is the completion of a budget showing the level of income available to the client and how this is spent. For a number of clients this will have been the first occasion that an in-depth discussion on this subject has taken place and the results can be a surprise and, in many cases, require a change in lifestyle so that a balanced budget can be achieved. With significant increases in the cost of utilities and most basic household items over the past year, every budget that we now produce for our clients is showing that many items of expenditure are having to go so that the basic living needs for the individual, or for the family, can still be afforded.

Unemployment, ill health and relationship breakdowns are also continuing factors affecting income levels and a visit to the bureau also gives clients the opportunity to explore benefit and tax credit options that may be available.

In October 2010, the government reduced the rate at which Income Support for Mortgage Interest (ISMI) is paid for those that have a mortgage and that are eligible for income support, jobseekers allowance or pension credit. The new amount became 3.63% and, whilst this was a rate that covered most people on variable rate mortgages with principal mortgage providers, we saw a number of new clients who found that the support previously available to them no longer covered their mortgage interest. Primarily these were clients with fixed rate mortgages, some as high as 7.99%, and those with variable rate mortgages with sub-prime mortgage lenders whose variable rates are often much higher than principal mortgage providers. Overnight some clients faced the prospect of mortgage arrears accumulating and the threat of repossession if they could not increase income. With the criteria for eligibility for the Mortgage Rescue Scheme also being tightened at that time, the bureau has become increasingly involved with negotiations with mortgage providers to keep clients in their homes until their financial circumstances improve.

Whilst most clients seek our help to negotiate reduced payment arrangements with their creditors, sometimes the solution has to be more radical, especially if it is unlikely that their financial circumstances will improve in the foreseeable future. Over the past year there have been a number of clients assisted with Bankruptcy, a Debt Relief Order or an Individual Voluntary Arrangement. All of these three options are

acts of insolvency and can have long term implications for the client. However, when relationships are under pressure because of the stress caused through creditor actions, or clients experience deteriorating health because of the worry of their debts, then insolvency can be a relief from the debt burden

Whilst there are now many more resources available to clients to help with financial matters, in many cases there is no substitute for the opportunity to visit the CAB to discuss financial difficulties with an adviser. This often helps the clients to feel less isolated in seeking solutions and understanding options.

Brian Hopper
Money Advice

Social Policy Report

The stories that clients share with us in Citizens Advice give us a unique and fresh insight into the problems faced by people living in the UK. With over 2 million clients each year, it's the kind of evidence that's hard to ignore, and it becomes all too apparent when policies and services are causing people problems. We see it as our responsibility to create a public debate around these issues, and with evidence of CAB clients' problems we campaign for changes in policies and services. This is known as our **Social Policy** work.

CAB campaigning - the facts

- Many of our campaigns to influence policies or services take place locally, regionally and nationally
- Each year, bureaux submit over 42,000 client evidence forms to our national Citizens Advice office. Information from these forms helps us spot trends and collate evidence of policies or services which are not working. Citizens Advice writes and researches evidence reports and detailed responses to consultations, and also provides numerous briefings for MPs and Welsh Assembly Members
- Volunteer campaigners or social policy coordinators in local Citizens Advice Bureaux play a key role in collating evidence and raising the profile of policy concerns locally, regionally and nationally
- Bureaux often get clients involved in campaigns by encouraging them to raise issues with their local councillors, MPs or Assembly Members

Nationally Citizens Advice has a number of ongoing campaigns



Fair Welfare is a broad campaign calling for an efficient and just benefits and tax credits system which would help those who cannot work and ensure that every citizen has enough to provide for them and their family. Currently the campaign is focusing on changes to Employment and Support Allowance and proposed cuts to Housing Benefit as well as Local Housing Allowance, announced in the Government's 2010 Budget and Comprehensive Spending Review. These cuts could have a serious impact on some people, creating a shortfall in housing benefit payments. We are concerned that this could lead to debt, poverty and homelessness.



Justice for All is the campaign for free legal advice. Citizens Advice is playing a leading role in coordinating the campaigning alliance of over 3000 charities, advice and legal organisations, trade unions, community groups, politicians and members of the public

Campaign for Better Transport



The **Save Our Buses** campaign is working with the Campaign for Better Transport (CBT) to draw attention to the problems caused by cuts to local public transport budgets, cuts to the fuel tax rebate

for buses and changes to funding for concessionary fares. This could mean fewer services and higher fares.

At local level, we are getting involved in all these campaigns by submitting evidence of our client's experiences. In particular, we have been able to respond to the Save Our Buses campaign. The number 71 service between Yateley and Fleet is run by the commercial operator Fleet Buzz. In response to the increasing cost of fuel, in April they drastically reduced the frequency of the service to run between 6 and 8am and 5 and 6pm only. This has left many people, some of whom are vulnerable, without an affordable means to travel between Fleet and Yateley during the day. We submitted evidence about this to Citizens Advice and contacted local Councillor Adrian Collett to see if there was anything he could do to help. He advised that Hampshire County Council are able to provide some financial support to those bus services that are deemed to provide a particularly valuable service to the community, and suggested we contribute to a public consultation taking place to help them decide where best to spend their bus subsidy budget. We have done this by providing a number of case studies to demonstrate the difficulties encountered by some of our clients and we await the outcome of the consultation which ended in May with interest.

In future we look forward to continuing to develop working relationships with local MPs and Councillors, and aim to empower our clients by encouraging their involvement in our social policy activities.

Helena Hewson (Social Policy Coordinator)

Training Supervisor's Report

Being part of the team in Hart District Citizens Advice Bureau one is constantly reminded of the adage that we live and learn. Advisernet and Adviceguide are always being updated to reflect the changes in legislation that affect people's rights and responsibilities. To keep in touch our Advisers and Trainees must continually open their minds to new social imperatives, refresh their knowledge and adapt their ways of working.

Last April, in order to compete with our commercial "rivals" and respond to the economic downturn, the National Citizens Advice (CitA) generalist training programme underwent an overhaul, the study packs changed and the training period became shorter. CitA also introduced a new training programme with evidence-based Learning Journals for all new receptionists and administrative staff. Last October Gateway Assessments became mandatory and consequently included in the scope of quality audits, so refresher training has had to be provided for experienced staff in this area. The CitA "Direct to Gateway" pilot schemes conducted in 2009 have given us the green light to bringing in new volunteers to work with clients in this more focussed way sooner, helping to meet the increasing need for our service. We have also had personnel, organisational and procedural changes to adjust to and later this year we have the prospect of Adviceline and Petra on our training horizon.

However, we continue in Hart to rise to and meet the challenges of the work. Since April 2010 six Trainee Advisers have successfully completed the certificate programme, and four more are in the process of being assessed in preparation for certification. We have taken on a further six new Trainees to train and work initially as Direct to Gateway Assessors and we hope that some or all of these will decide to go on to develop as Generalist Advisers as well.

We have made good use of the Future Jobs Fund candidates, who would be otherwise unemployed school leavers, who came to help us on a short-term basis with reception and administrative work, though we are still looking for recruits to undertake this part-time work on a more permanent basis. Of the relatively small number of volunteers who left during their training since April 2010, one was unable to make a regular commitment of sufficient hours, one moved out of this area and continues to volunteer for another Citizens Advice Bureau and the remaining two left to take on paid work.

It is most gratifying that we continue to attract and retain so many volunteers from all walks of life who are motivated to take on the challenges of training to provide this most effective and rewarding service to their local community.

Pam Grew

Viewpoint of an Advice Session Supervisor (ASS)

First of all – a brief description of what an ASS does

The purpose of the ASS is to manage a period of giving advice to our clients. This would normally cover the opening hours for a full day, but could be for a shorter time. There must be an identifiable ASS available during opening times.

The main functions are listed below

- Open office, filing cabinets, mail and switch on computer equipment
- Assign advisors to booked appointments and ad hoc gateway interviews
- Support advisors when they need assistance
- Check and authorise case write-ups, calculations and letters
- Provide feedback to advisors if there are deficiencies in the advice or if the advisor has provided exemplary advice for a complex situation

The quality of advice given in an office on any day is dependent on a combination of the abilities of the advisors and the skills of the ASS. It has been pointed out that, in Hart District CAB, we effectively have 10 different workforces as no two days in either office has the same combination of staff. Historically, new advisors were trained separately and differently which increased the variability. This was addressed 18 months ago which has improved matters considerably.

The drawbacks

I have supervised for over five years in Yateley and approaching four years in Fleet and have, during a large part of that time, suffered from a number of issues associated with different ways of working, different facilities (especially filing and telephone systems) and wildly fluctuating workloads on a day by day and office by office basis. Also, each office has its own client base which makes sharing workloads between offices more difficult.

The way forward

There are a number of developments in the pipeline which should, within the next year, lead to major improvements in the service which we can offer and improve life for both advisors and supervisors across the district.

Project Harmony is making progress in standardising the way we do things across the two offices (filing is no longer an issue)

In November, we are scheduled to move onto a new system for recording client advice. We will no longer have a separate client base for each office which will enable us to handle the variable load between offices more efficiently.

Associated with this, we are also obtaining quotes to have a unified phone system across both offices so that clients' calls can be answered by the advisor(s) on duty in either office.

A personal view

Whilst the changes which are coming will, like all changes, impose their stresses and strains, anything that can improve the service we give is to be welcomed. I started with Citizens Advice 10 years ago because I wanted something to keep my brain working after retirement and also wanted to help people who had difficulties. Since I took on a supervision role, I have enjoyed leading teams of advisors and helping Hart CAB provide the best service it can.

Keith Aspinall

Trainee's Experience

I'd just retired and thought it was now time to give back to the community. I was looking for something challenging and intellectually stimulating where I felt I could help others. I had heard of the CAB but knew little of how it operated or how it was funded. After an investigation of the website I decided to volunteer as an advisor.

An initial tour of the local bureau together with observing a couple of interviews confirmed that this was something really worthwhile, though the knowledge and professionalism of the advisers was somewhat daunting to a potential new recruit. Could that really be me after a period of training? The range of topics and enquiries seemed to be enormous.

The first day's training was encouraging. There were trainees from a wide variety of backgrounds and a range of experience and we got on well together as a group. At first the extent of the subjects we needed to address seemed endless. It quickly became apparent that there were logical groupings of topics and we didn't need to keep lots of details in our heads; rather we should be organised and structured such that we learned where to find the information from the wide range of sources at the bureau's disposal.

Reading through and following the logic in the learning documents was one thing, but a real interview situation required you to be mindful of the client's circumstances and be really attentive to what the client said. The training very quickly started to include observed interviews and helping the advisor find the relevant information. Quite obviously the case write-up was critical to the satisfactory completion of the interview. What the client said, what information sources were accessed, what advice was given at the time, all needed to be clearly, yet succinctly documented. The reason became clear when clients returned for second and third visits – the case records had to be built upon a firm foundation. Writing up those records on behalf of the advisor was a learning process in itself.

Commitment of time for training was critical to keep up with the pace of the learning process. Each week a new subject would appear – this was certainly giving me the mental stimulation I was looking for.

Very soon it was time to go solo and deal with my very own cases and clients – quite daunting at first but helped by everyone in the bureau who had obviously been through this process themselves before and understood how I would be feeling. The Advice Session Supervisor proved to be a mine of useful suggestions based upon many years' experience.

The best part of the role is feeling a valued member of a team that is all pulling together and always mindful of the best interests of the client – not least that great feeling at times that you really have made a real difference to someone's life.

Nick Maslin

Directors' Report for the year ended 31 March 2011

The Directors/Trustees have the pleasure of presenting their Report and the Financial Statements for the year ended 31 March 2011

Reference and Administrative Details

Company Name	Citizens Advice – Hart District Limited
Charity Registration	1113777
Company Registration	5745008
Registered Office	Citizens Advice District Royal Oak Close Yateley Hampshire GU46 7UD
District Manager	Ouida Grant
Company Secretary	John Whitehorn
Principal Bank	Barclays Bank Fleet Hampshire
Reporting Accountant	E Shimmin

The following persons were Directors of the Company on the date of approval of the Report:

Trustees	Role	Date elected/ Appointed
Keith Powell	Chairman, Chairman of Management Committee	28 April 2006
John Whitehorn	Secretary	16 March 2006
David Kennedy	Vice Chairman, Board Member of Citizens Advice Hampshire	24 October 2007
John Horton	Treasurer	23 January 2008
Anthony Hutchinson	Chairman of Personnel Committee	23 January 2008
Rosemary Feltham	Chairman of Membership Service and Development Committee	17 October 2009
Myra Billings		16 March 2006
Barry Newton		23 July 2008
Charles McKenna		23 March 2009
Richard Killpack	Chairman of Finance and Funding Committee	22 September 2009
Andrew Holmes		15 November 2010
Heather Shearer		27 October 2010
Melanie Shearer		27 October 2010

The following people additionally served as Directors during the year:

Trustees	Role	Date Elected/ Appointed	Date Resigned
Alan Pollard MBE		16 March 2006	26 January 2011
Dennis Haig		28 April 2006	27 October 2010
Nateeq Hakeem-Habeeb		2 May 2007	23 June 2010
David Bradford		23 January 2008	23 June 2010

Structure, Governance and Management

Governing Document

Citizens Advice – Hart District Limited (“The Company”) is a registered charity and a company limited by guarantee. The Company is also known and referred to as “Hart CAB”. The Company is governed by its Memorandum and Articles of Association. The Company was incorporated as a company limited by guarantee on 16 March 2006 and commenced operations on 29 April 2006. The maximum liability of each member is limited to £1.

Recruitment, Appointment of Trustees

Trustees are elected or co-opted from the local community and must either reside or work in Hart District or the surrounding area. The Trustee Board oversees the elections process for Board appointments and co-opts additional Trustees to the Board in accordance with the Articles of Association.

Newly appointed Trustees are provided with a comprehensive induction to Hart CAB, through the provision of formal training and mentoring by established Trustees and Managers.

Organisational Structure

The Company is governed by its Trustee Board, which is responsible for setting the strategic direction and policy of the Company. The Trustees carry the ultimate responsibility for the conduct of Hart CAB and for ensuring that it satisfies its legal and contractual obligations. Trustees meet quarterly subject to holding additional meetings as and when required and delegate the day-to-day operation of the organisation to senior management who are overseen by the Management Committee. The Trustee Board is independent of the management body. A register of members’ interests is maintained at the registered office and is available to the public.

Major risks

The Company has undertaken a Corporate Risk Assessment, which has been agreed by the Trustee Board. The Trustees recognise that any major risks to which the Company is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Hart CAB is continually monitoring the managing of its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been mitigated as far as possible by ensuring that funding is secured from a variety of sources. The Company continues to seek to diversify its funding sources.

Related Parties

The Company is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux (CitA), which provides a framework for standards of advice and casework management, as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Hart CAB, in order to fulfil its charitable objects and comply with the CitA membership requirements.

The Company also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, they may be involved in discussions regarding that other charity, but not in the ultimate decision-making process.

Objectives and Activities

Objects

The Company's objects are to promote any charitable purpose for the benefit of the community in Hart District and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities for the Year

The Company aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The principal activity of Citizens Advice Hart remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public in the local community. This is provided through two bureaux in the towns of Fleet and Yateley. Advisory services were provided through face-to-face consultations, telephone advice lines and an outreach service at RAF Odiham and Hart Neighbourhood Centre. A home visiting service is provided for clients who are unable to visit the bureaux for advice.

Personnel

The Company has 12 paid personnel and 87 volunteers, 61 of whom provide the face to face advisory service to the public. In addition, the Company's Trustees are all volunteers.

Advice Services

Advice was given to clients during the year on the following matters

- Debt, including specialist work
- Benefits
- Employment
- Housing
- Relationships
- Legal
- Health
- Consumer issues and Utilities
- Homelessness
- Finance and Tax
- Immigration and Travel
- Education

The number of clients seen during the year was 13,758 (2009/10 -12,363)

Financial Review

Reserves Policy

The Company is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Company maintains a projection of income for at least three years ahead and determined that 'free' reserves should be maintained equal to between 3 and 6 months' normal operating expenditure.

Principal Funding Sources

The Trustees extend their gratitude to Hart District Council, who continued to support the core operating capacity of the Company. In addition to core funding, project-specific funding was received from Hart District Council, Macmillan Cancer Care, UK Government, Royal Air Force Benevolent Fund, Yateley Town Council and the Rotary Clubs of Fleet, Hart and Odiham and Hook. Hart District Council also provided the Fleet and Yateley Bureaux premises and payroll services at no financial cost to the Company.

Funds in Deficit

No Funds were in deficit.

Investment Policy

In furtherance of its objects, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Future Plans

The Company aims to continue to improve access to its service through technology including a single telephone number initially for Hampshire and eventually nationwide. It will also harmonise processes and procedures initially across the Company and eventually throughout Hampshire. It will continue to develop partnership working with other bureaux and organisations to deliver a wider range of services to clients. Efforts to achieve further diversity of funding will intensify despite the current difficult economic environment.

Trustees' Responsibilities

Company Law and Charity Law require the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Company and of the surplus or deficit for that period. In preparing those financial statements, the Trustees are required to

- (a) select suitable accounting policies and then apply them consistently
- (b) make judgements and estimates that are reasonable and prudent
- (c) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (d) prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Company will continue in operation.
- (e) The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Company and to enable them to ensure that the financial statements comply with the Companies Act 1985 and 2006
- (f) The Trustees are responsible for ensuring that the Company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with section 416 and the exemption for small companies under section 419 of the Companies Act 2006.

John Whitehorn
Company Secretary

Citizens Advice –Hart District Limited

Financial Statements

Statement of financial activities for the

year ended

31 March 2011

31 March 2010 £		Notes	Restricted £	Unrestricted £	Total £
	Incoming Resources				
240929	Grants received	2	75801	173291	
7038	Donations	3	0	4434	4434
2801	Other income			160	160
2278	Interest received			39	39
253046	Total income		75801	177924	253725
	Resources expended	4			
199827	Direct charitable expenditure		71254	133405	204658
14629	Management and administration		811	17816	18627
2715	Depreciation		1586	1620	3206
8693	Equipment acquired		0	13981	13981
225864	Total expenses		73650	166821	240472
27183	Net Income/(-)Deficit for year		2151	11103	13253

There were no other recognised gains

Statement of Retained Funds

31 March 2010 £		Notes	Restricted £	Unrestricted £	Total £
27183	Net Income/(-)Deficit for year		2151	11103	13253
131824	Total Funds brought forward		54608	104399	159007
159007	Total Funds carried forward		56759	115501	172261

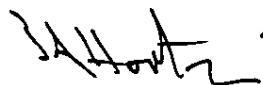
Citizens Advice –Hart District Limited
Balance Sheet as at 31 March

2010 £	Notes	2011 £
	FIXED ASSETS	
5747	5 Tangible Assets	2541
	Current Assets	
145230	6 Debtors	148130
175983	Cash at Bank, on term deposit and in hand	198158
321213	Total	346288
167952	7 Creditors falling due within one year	176568
153260	Net Current Assets	169720
159007	Total Assets less current liabilities	172261
0	Creditors falling due after more than one year	0
159007	NET ASSETS	172261
	ACCUMULATED FUNDS	
104399	8 Unrestricted Funds	115501
54608	9 Restricted Funds	56759
159007	TOTAL RESERVES	172261

The Directors of the Company consider that, for the accounting period ending on 31 March 2011, the Company was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required the Company to obtain an audit in accordance with section 476 of the Companies Act 2006. The Directors acknowledge that they are responsible for complying with the requirements of the Companies Act 2006 with respect to accounting records and for the preparation of the accounts and these accounts have been compiled in accordance with the requirements of the Act.

The financial statements were approved by the Board of Directors on the 22nd June 2011 and were signed on its behalf by John Horton (Hon Treasurer)

John Horton – Hon Treasurer



Citizens Advice –Hart District Limited

Notes to the financial statements for the year ended 31 March 2011

1 ACCOUNTING POLICIES

1.1 Basis for preparation of financial statements

The financial statements are prepared under the historical cost convention

1.2 Income

Grants are accounted for on the basis of the amounts received during the period

1.3 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value at 33.33% per annum on a straight line balance basis

2 GRANTS RECEIVED

2010 £	Restricted	2011 £
7500	Hart District Council– Youth worker	15000
5000	Hart District Council –Youth rent deposit	5000
4915	Surrey Heath youth rent deposit	320
15697	Macmillan Support	19816
5500	Yateley Town Council	5740
4000	RAF Odiham	6000
0	Emergency assistance	
0	Lottery Awards for all – Server	
0	Local strategic partnership	
24000	Homelessness Prevention	0
29402	UK Government–Extra Hours	23925
<u>96014</u>	Total Restricted Funds	<u>75801</u>
<u>141690</u>	Unrestricted	<u>173291</u>

	<u>237704</u>	TOTAL GRANTS RECEIVED	<u>249092</u>
3		DONATIONS	
		Restricted	
	<u>200</u>	Miscellaneous	<u>0</u>
		Unrestricted	
	<u>6838</u>	Personal and small corporate donations	<u>4434</u>
	<u>7038</u>	TOTAL DONATIONS	<u>4434</u>

Citizens Advice –Hart District Limited

Notes to the financial statements for the year ended 31 March

4 RESOURCES EXPENDED

Direct Charitable Expenses

2010		2011
£		£
162527	Staff salaries	168465
10162	Staff expenses	10174
-4295	Other project costs	4019
6063	CITA Information	6205
6108	Telephone	5401
12539	Rent deposits paid	3569
<u>6722</u>	Other office costs	<u>6826</u>
<u>199827</u>	Total	<u>204658</u>

Management and administration

0	Repairs and renewals	0
10541	Cleaning and utilities	12694
2214	Insurance	2145
1033	Recruitment and training	0
0	Accountancy fees	0
0	Trustee costs	0
<u>840</u>	Sundry expenses	<u>3787</u>
<u>14629</u>	Total	<u>18627</u>

FIXED ASSET SCHEDULE

5

	Opening Balance £	Additions £	2011 Disposals £	Closing Balance £
Cost	26930	0	0	26930
Depreciation	21183		3206	24389
Net book value	<u>5747</u>			<u>2541</u>

6

DEBTORS

2009 £		2010 £
145230	Due from Hart District Council-Grant*	148130
<u>0</u>	Accrued Interest	<u>0</u>
<u>145230</u>	Total	<u>148130</u>

Citizens Advice –Hart District Limited

Notes to the financial statements for the year ended 31 March

	2010 £		2011 £
7		CREDITORS FALLING DUE WITHIN ONE YEAR	
	157647	Amount due to Hart District Council –Salaries*	170046
	6819	Cheques paid but not paid	1083
	3486	Other amounts due	5439
	<u>167952</u>	Total	<u>176568</u>
	12417	* Net amount due to Hart District Council	21916
8		RESERVES	
	<u>104599</u>	Unrestricted Reserves	<u>115501</u>
		Restricted Reserves	
	21733	Hart Homelessness	23058
	-1289	Hart Homeless rent deposit	732
	672	Office of Deputy Prime Minister- Court Assistance	0
	1696	Home visits	1696
	271	Emergency fund	156
	668	Hart D C Local strategic partnership	0
	3380	Surrey Heath homelessness	3110
	460	Yateley Town Council	2677
	24000	Homelessness Prevention	18828
	1586	Lottery Awards for all-Server	0
	857	RAF Odiham	5276
	-653	UK Government – Extra Hours	0
	1227	Macmillan Support	1227
	<u>54608</u>	Total Restricted Funds	<u>56759</u>
	<u>159207</u>	TOTAL RESERVES	<u>172261</u>

Citizens Advice – Hart District Limited

INDEPENDENT EXAMNER'S REPORT

I report on the accounts of the company for the year ended 31 March 2011, which are set out on pages 1 to 5

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to

- examine the accounts under section 43 of the 1993 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the 1993 Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below

Independent examiner's statement

In connection with my examination, no matter has come to my attention

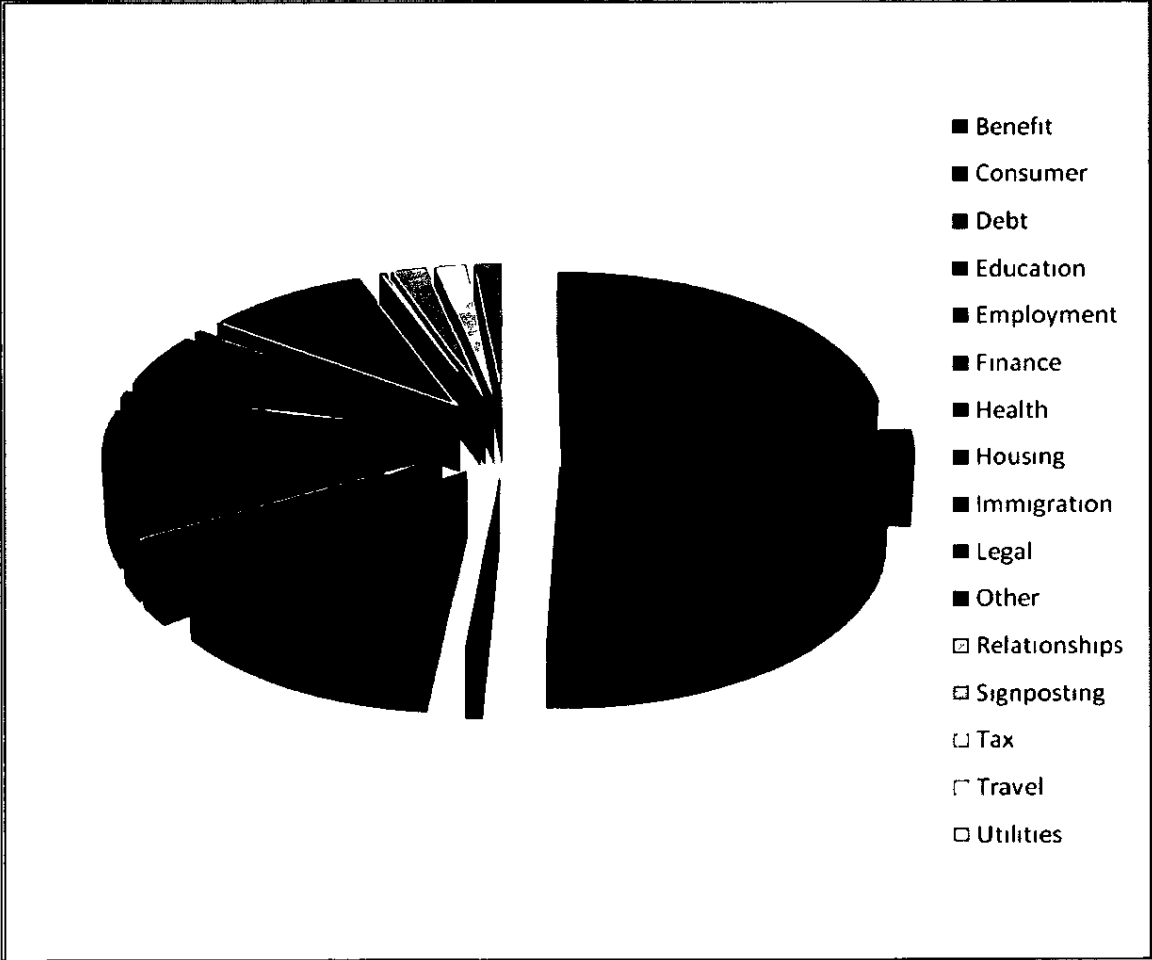
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006, and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities
- have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Eric H Shimmin
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Advice Statistics 2010-2011



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